

Information to identify the case:

Debtor 1	<u>Joseph Quattromini</u>	Social Security number or ITIN	xxx-xx-5973
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-31210-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joseph Quattromini

2/14/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Joseph Quattromini
DebtorCase No. 19-31210-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 18

Date Rcvd: Feb 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2020.

db +Joseph Quattromini, 549 Gilford Avenue, Toms River, NJ 08753-8234
 cr +ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
 cr +Santander Consumer USA Inc, 2860 Patton Rd, Roseville, MN 55113-1100
 518561113 +CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 518561111 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Best Buy, PO Box 183195, Columbus, OH 43218)
 518561116 +Citizens Bank, One Citizebs Bank Way, Mailstop: JCA 130, Johnston, RI 02919-1922
 518561119 +FM/Citizens/Nelnet, 121 S 13th St Ste 201, Lincoln, NE 68508-1911
 518561121 PNC, PO Box 856177, Louisville, KY 40285-6177

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 14 2020 23:14:13 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 14 2020 23:14:12 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235518561112 +EDI: CAPITALONE.COM Feb 15 2020 04:13:00 Capital One Bank, PO Box 71083,
Charlotte, NC 28272-1083518561114 +EDI: CHRM.COM Feb 15 2020 04:13:00 Chrysler Capital, PO Box 961275,
Fort Worth, TX 76161-0275518561115 +EDI: CITICORP.COM Feb 15 2020 04:13:00 Citi Cards, PO Box 6500,
Sioux Falls, SD 57117-6500518561117 EDI: WFNNB.COM Feb 15 2020 04:13:00 Comenity Bank, PO Box 182125,
Columbus, OH 43218-2125518561118 +E-mail/Text: bankruptcy.notices@hdfsi.com Feb 14 2020 23:14:22 ESB Harley Davidson,
PO Box 21829, Carson City, NV 89721-1829518561120 +EDI: PHINAMERI.COM Feb 15 2020 04:13:00 GM Financial, PO Box 181145,
Arlington, TX 76096-1145518561122 EDI: RMSC.COM Feb 15 2020 04:13:00 SYNCB, Attn: Bankruptcy Dept, PO Box 965064,
Orlando, FL 32896-5064518561123 EDI: WTRRN BANK.COM Feb 15 2020 04:13:00 Target, PO Box 660170, Dallas, TX 75266-0170
TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2020 at the address(es) listed below:

Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com/nj83@ecfcbis.com
 Denise E. Carlon on behalf of Creditor Harley-Davidson dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 James J. Cerbone on behalf of Debtor Joseph Quattromini cerbonelawfirm@aol.com,
 cerbonejr83307@notify.bestcase.com
 John R. Morton, Jr. on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing
 ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5